

Money Tight While Dealing With Cancer? Send Out an SOS

How to minimize the financial burden of a cancer diagnosis

September 9, 2024 By [Kate Ferguson](#)

Worries about the cost of cancer care and treatment can send your stress levels soaring. But you can get assistance from many different sources. Follow the steps below to tap into programs and organizations that'll get you started on the path to financial health.

School Yourself

Triage Cancer is a great place to begin. The national nonprofit hosts free in-person and online conference series two to three times each year that explore “underdiscussed topics that impact a family’s income, such as employment rights, disability insurance and paid leave for caregivers,” says Triage’s CEO, Joanna Fawzy Doran Esq. “Our goal is to give people information on how to access help now while also addressing the underlying causes of financial hardship so that moving forward, people don’t continue to experience these problems.” [TriageCancer.org](https://www.triagecancer.org) features numerous videos, webinars and a Cancer Finances Toolkit that helps those newly diagnosed with cancer—as well as treatment veterans—navigate a host of key issues that can affect their financial well-being.

Apply for Funding

“Financial grants from organizations like the HealthWell Foundation can help people with cancer by closing the gap between what their insurance covers and what they must pay out-of-pocket,” notes HealthWell’s chief development officer, Alan Klein. “Patients, their caregivers and providers also can visit our website to sign up for Real-Time Fund Alerts that let you monitor the status of our funds and get a text, email or call if the status of a fund changes.” CancerCare, Cancer Finances and Family Reach offer financial aid as well as information about clinical trials, employment issues and paying for long-term care, while the Cancer Financial Assistance Coalition provides access to a database of helpful organizations. Each has its own rules and eligibility requirements and must be contacted individually.

Pay Your Family Caregiver

Cancer may compromise your ability to care for yourself. But if you meet specific state eligibility requirements, you may qualify for Medicaid. The government-assisted health insurance program allows you to pay a friend or family member to be your caregiver. Program names and specific details may differ by state, but all cut eligible cancer patients a much-needed financial break.

Get Paid if You Can't Work

Government programs such as Supplemental Social Security, Social Security Disability Insurance, Medicare and Medicaid can help if cancer prevents you from earning a living. Plus, disability insurance and government aid can replace lost wages. One caveat: The programs need time to process applications, so file the paperwork ASAP.

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